



RASTRIYA BANIJYA BANK LIMITED
SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (QUARTERLY)
AS at 2nd QUARTER (14 January 2008) OF FISCAL YEAR 2007-08

Rs. In '000

| S.N. | Particulars | THIS QUARTER | PREVIOUS QUARTER | PREVIOUS YEAR CORRESPONDING QUARTER |
|-----------|--|---------------------------|------------------------------|---|
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 60,082,102 | 58,578,578 | 55,138,761 |
| 1.1 | Paid Up Capital | 1,172,300 | 1,172,300 | 1,172,300 |
| 1.2 | Reserve and Surplus | (18,003,434) | (18,233,557) | (19,266,663) |
| 1.3 | Debenture and bond | - | - | - |
| 1.4 | Borrowings | 2,412,984 | 2,204,284 | 2,328,303 |
| 1.5 | Deposits(a+b) | 54,330,281 | 53,192,811 | 47,778,317 |
| | a. Domestic Currency | 53,523,463 | 52,016,977 | 47,414,913 |
| | b. Foreign Currency | 806,819 | 1,175,834 | 363,403 |
| 1.6 | Income Tax Liabilities | - | - | - |
| 1.7 | Other Liabilities | 20,169,971 | 20,242,739 | 23,126,503 |
| 2. | Total Assets (2.1 to 2.7) | 60,082,102 | 58,578,578 | 55,138,761 |
| 2.1 | Cash and Bank Balance | 6,613,821 | 5,958,379 | 8,766,366 |
| 2.2 | Money at Call and Short Notice | 200,000 | 950,000 | - |
| 2.3 | Investment | 14,660,573 | 13,972,030 | 11,079,916 |
| 2.4 | Loan and Advances | 25,297,231 | 23,936,918 | 22,922,452 |
| 2.5 | Fixed Assets | 738,339 | 715,874 | 642,835 |
| 2.6 | Non Banking Assets | 301,729 | 311,942 | 427,272 |
| 2.7 | Other Assets | 12,270,409 | 12,733,437 | 11,299,920 |
| 3. | Profit and Loss Account | UP TO THIS QUARTER | UPTO PREVIOUS QUARTER | UPTO PREVIOUS YEAR CORRESPONDING QUARTER |
| 3.1 | Interest Income | 1,080,208 | 527,861 | 1,022,534.26 |
| 3.2 | Interest Expense | 511,362 | 205,283 | 457,209 |
| | A. Net interest Income (3.1-3.2) | 568,846 | 322,578 | 565,325 |
| 3.3 | Fees, Commission and Discount | 158,002 | 82,104 | 123,978 |
| 3.4 | Other Operating Income | 83,709 | 33,768 | 54,897 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | (26,028) | 7,037 | 5,286 |
| | B. Total Operating Income (A.+3.3+3.4+3.5) | 784,529 | 445,487 | 749,486 |
| 3.6 | Staff Expenses | 406,722 | 235,017 | 359,581 |
| 3.7 | Other Operating Expenses | 135,907 | 76,624 | 140,797 |
| | C. Operating Profit Before Provision (B.-3.6-3.7) | 241,899 | 133,846 | 249,107 |
| 3.8 | Provision for Possible Losses | - | - | 167,075 |
| | D. Operating Profit (C.-3.8) | 241,899 | 133,846 | 82,032 |
| 3.9 | Non Operating Income/Expenses (Net) | 8,302 | 1,387 | 19,663 |
| 3.10 | Write Back Provision for Possible Loss | 105,716 | 39,256 | 529,052 |
| | E. Profit from Regular Activities (D+3.9+3.10) | 355,917 | 174,489 | 630,747 |
| 3.11 | Extraordinary Income/ Expenses (Net) | 25,624 | (11,640) | - |
| | F. Profit before Bonus and Taxes (E.+3.11) | 381,541 | 162,849 | 630,747 |
| 3.1 | Provision for Staff Bonus | - | - | - |
| 3.1 | Provision for Tax | - | - | - |
| | G. Net Profit/Loss (F.-3.12-3.13) | 381,541 | 162,849 | 630,747 |
| 4. | Ratios | THIS QUARTER | PREVIOUS QUARTER | PREVIOUS YEAR CORRESPONDING QUARTER |
| 4.1 | Capital Fund to RWA | -37.60% | -39.93% | -46.04% |
| 4.2 | Non Performing Loan (NPL) To Total Loan | 26.85% | 28.56% | 34.08% |
| 4.3 | Total Loan Loss Provision to Total NPL | 114.22% | 114.83% | 102.59% |